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BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your LOANLINER® Business Credit Card Agreement. Please keep this attached to your LOANLINER® Business Credit Card Agreement.

CREDIT CARD NAME: Business Share Pledge Visa

EFFECTIVE DATE: August 15, 2022

REPLACES ADDENDUM DATED: July 1, 2022

CREDIT LIMIT: \$

INTEREST RATE

Purchase	Variable Rate*	10%
Cash Advance	Variable Rate*	10%
Balance Transfer	Variable Rate*	10%

VARIABLE RATE*

Name of Index	Prime Rate published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined	First day of each month or the first regular business day of each month
Effective Date of Index	First day of the billing cycle monthly
Current Index Value	4.00%

Ceiling	Will never be more than 18.00%
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Margins (Amount of percentage points by which Index will be increased to determine the Interest Rate):

Purchases	6.00	percentage points
Cash Advances	6.00	percentage points
Balance Transfers	6.00	percentage points

The Interest Rate may increase in the future. The Interest Rate is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on first day of each month or the first regular business day of each month, to which we add a margin. The Interest Rate will never be greater than 18.00%. Any increase in the Interest Rate will result in an increase in the amount of the interest you will pay, may increase your minimum payment, and may increase the number of payments to pay off your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction - Transaction Fee for Purchases	None \$25.00 per transaction Up to 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment	Up to \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. None Up to \$5.00
Other Fees - Statement Copy - Receipt Copy Request for Debit/Credit Card - Special Handling - PIN Replacement - Card Replacement - Research	\$5.00 per statement \$12.00 Up to \$75.00 None \$5.00 \$15.00 per hour, minimum of one hour

Balance Transfers: We may permit you to transfer the balance of an account that you owe to another creditor to your account with us. If we approve a balance transfer, finance charges will be calculated and will accrue according to the same method of cash advances.

Method for Computing the Balance for Purchases. Average Daily Balance (Including New Purchases)

Collection Costs: You agree to pay all costs of collecting the amount you owe under this agreement, including court costs and reasonable attorney's fees.

Minimum Payment. Your monthly payment will be 2% of your total new balance, or \$35.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.